

FILED VIA EFS WEB

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

**PATENT**

Applicant: Shirley J. Provinse      Docket No.: 40655.4900  
Serial No.: 09/943,438      Examiner: Olabode Akintola  
Filed: August 27, 2001      Group Art Unit: 3691  
Title: SYSTEM AND METHOD      Confirmation No.: 8195  
FOR ACCOUNT RECONCILIATION

**AMENDMENT AND REPLY**

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated January 2, 2008, of which this Reply is within two months, please amend the above-identified application as follows:

**Amendments to the Claims** are reflected in the listing of claims which begins on page 2 of this paper.

**Remarks/Arguments** begin on page 9 of this paper.